

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
TRENTON VICINAGE**

In re:

Patrick Mazza

Debtor(s)

Case No. 20-11209 / MBK

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Albert Russo, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/26/2020.
- 2) The plan was confirmed on 04/08/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 01/19/2023.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 03/08/2023.
- 6) Number of months from filing or conversion to last payment: 37.
- 7) Number of months case was pending: 40.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$29,275.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$38,907.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$38,907.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,430.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,967.26
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$6,397.26

Attorney fees paid and disclosed by debtor: \$1,120.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN EXPRESS NATIONAL BANK	Unsecured	9,416.00	9,416.02	9,416.02	1,076.62	0.00
BANK OF AMERICA	Unsecured	463.00	649.82	649.82	74.30	0.00
Capital One	Unsecured	5,211.00	NA	NA	0.00	0.00
CAPITAL ONE BANK (USA), N.A.	Unsecured	1,778.00	1,976.33	1,976.33	225.97	0.00
CAPITAL ONE, NA	Unsecured	150.00	492.37	492.37	56.30	0.00
CITIBANK, N.A.	Unsecured	NA	3,445.87	3,445.87	393.99	0.00
CITIBANK, N.A.	Unsecured	NA	3,190.93	3,190.93	364.85	0.00
DEPARTMENT STORE NATIONAL BANK	Unsecured	3,552.00	4,046.64	4,046.64	462.69	0.00
DISCOVER BANK	Unsecured	12,652.00	13,435.07	13,435.07	1,536.15	0.00
FIRST NATIONAL BANK OF OMAHA	Unsecured	11,624.00	12,193.06	12,193.06	1,394.14	0.00
FIRST NATIONAL BANK OF OMAHA	Unsecured	NA	1,187.04	1,187.04	135.72	0.00
GOLDMAN SACHS BANK USA	Unsecured	18,178.00	18,993.74	18,993.74	2,171.72	0.00
HSBC BANK USA, NA	Unsecured	15,372.00	7,364.67	7,364.67	842.07	0.00
HSBC BANK USA, NA	Unsecured	NA	3,100.00	3,100.00	354.45	0.00
HSBC BANK USA, NA	Unsecured	NA	4,326.76	4,326.76	494.72	0.00
HYUNDAI LEASE TITLING TRUST	Secured	12,799.00	10,402.71	2.97	2.97	0.00
JPMORGAN CHASE BANK, NA	Unsecured	22,040.00	8,737.10	8,737.10	998.98	0.00
JPMORGAN CHASE BANK, NA	Unsecured	NA	8,111.14	8,111.14	927.42	0.00
JPMORGAN CHASE BANK, NA	Unsecured	22,040.00	6,970.56	6,970.56	797.00	0.00
LVNV FUNDING LLC	Unsecured	13,147.00	14,074.12	14,074.12	1,609.21	0.00
LVNV FUNDING LLC	Unsecured	6,104.00	6,376.32	6,376.32	729.06	0.00
LVNV FUNDING LLC	Unsecured	22,236.00	8,839.75	8,839.75	1,010.73	0.00
LVNV FUNDING LLC	Unsecured	417.00	595.25	595.25	68.06	0.00
LVNV FUNDING LLC	Unsecured	7,358.00	8,037.42	8,037.42	918.98	0.00
Mission Lane	Unsecured	1,850.00	NA	NA	0.00	0.00
PNC BANK	Unsecured	NA	13,644.13	13,644.13	1,560.05	0.00
PNC BANK	Unsecured	43,874.00	16,805.70	16,805.70	1,921.55	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	7,486.06	7,486.06	855.95	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	7,822.00	8,189.51	8,189.51	936.38	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	3,885.00	4,117.95	4,117.95	470.84	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,455.00	1,819.73	1,819.73	208.07	0.00

<u>Scheduled Creditors:</u>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	14,948.00	9,328.84	9,328.84	1,066.65	0.00
QUANTUM3 GROUP LLC	Unsecured	3,869.00	4,513.47	4,513.47	516.06	0.00
QUANTUM3 GROUP LLC	Unsecured	881.00	868.04	868.04	99.25	0.00
QUANTUM3 GROUP LLC	Unsecured	NA	2,930.30	2,930.30	335.05	0.00
Quantum3 Group LLC as agent for	Unsecured	11,741.00	12,851.99	12,851.99	1,469.48	0.00
QUANTUM3 GROUP LLC AS AGENT F	Unsecured	5,873.00	6,148.15	6,148.15	702.97	0.00
QUICKEN LOANS INC	Secured	280,516.00	278,419.14	0.00	0.00	0.00
Santander Bank	Unsecured	7,851.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	3,074.00	3,532.25	3,532.25	403.87	0.00
SYNCHRONY BANK	Unsecured	6,357.00	7,364.25	7,364.25	842.01	0.00
SYNCHRONY BANK	Unsecured	NA	2,861.38	2,861.38	327.17	0.00
SYNCHRONY BANK	Unsecured	1,281.00	1,872.56	1,872.56	214.11	0.00
SYNCHRONY BANK	Unsecured	10,253.00	10,849.99	10,849.99	1,240.57	0.00
SYNCHRONY BANK	Unsecured	4,665.00	5,441.80	5,441.80	622.20	0.00
SYNCHRONY BANK	Unsecured	783.00	1,016.93	1,016.93	116.27	0.00
SYNCHRONY BANK	Unsecured	7,161.00	5,366.77	5,366.77	613.63	0.00
TD BANK USA NA	Unsecured	3,888.00	4,383.32	4,383.32	501.18	0.00
TD RETAIL CARD SERVICES	Unsecured	6,807.00	7,108.00	7,108.00	812.72	0.00
TD RETAIL CARD SERVICES	Unsecured	NA	163.43	163.43	18.69	0.00
THE PROVIDENT BANK	Secured	13,922.00	13,817.48	0.00	0.00	0.00
Verizon by American InfoSource as Agent	Unsecured	NA	78.04	78.04	8.92	0.00

<u>Summary of Disbursements to Creditors:</u>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$2.97	\$2.97	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$2.97	\$2.97	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$284,302.57	\$32,506.77	\$0.00

Disbursements:

Expenses of Administration	<u>\$6,397.26</u>
Disbursements to Creditors	<u>\$32,509.74</u>

TOTAL DISBURSEMENTS : **\$38,907.00**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 06/09/2023

By: /s/ Albert Russo

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.